

the voting shares of Capitol Bank, Madison, Wisconsin, a *de novo* bank.

Board of Governors of the Federal Reserve System, June 6, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-14301 Filed 6-9-95; 8:45 am]

BILLING CODE 6210-01-F

Community National Corporation; Notice of Application to Engage de novo in Permissible Nonbanking Activities

The company listed in this notice has filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than June 26, 1995.

A. Federal Reserve Bank of Minneapolis (James M. Lyon, Vice President) 250 Marquette Avenue, Minneapolis, Minnesota 55480:

1. *Community National Corporation*, Grand Forks, North Dakota; to engage *de*

novo through its subsidiary Document Processing and Imaging Corporation, Grand Forks, North Dakota, in providing the entire data processing service for its affiliate, Community National Bank of Grand Forks, Grand Forks, North Dakota, and providing check imaging services for Bank and other financial institutions, pursuant to § 225.25 (b)(7) of the Board's Regulation Y. These activities will be conducted in North Dakota and Minnesota.

Board of Governors of the Federal Reserve System, June 6, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-14303 Filed 6-9-95; 8:45 am]

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John R. and Gwen Suderman, et al.; Change in Bank Control Notices; Acquisitions of Shares of Banks or Bank Holding Companies

The notificants listed below have applied under the Change in Bank Control Act (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire a bank or bank holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The notices are available for immediate inspection at the Federal Reserve Bank indicated. Once the notices have been accepted for processing, they will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank indicated for that notice or to the offices of the Board of Governors. Comments must be received not later than June 26, 1995.

A. Federal Reserve Bank of Kansas City (John E. Yorke, Senior Vice President) 925 Grand Avenue, Kansas City, Missouri 64198:

1. *John R. and Gwen Suderman*, Newton, Kansas; John R. Suderman to acquire an additional 2.57 percent, for a total of 10.49 percent; John C. Suderman Revocable Trust, John R. Suderman, successor co-trustee, to retain 19.59 percent; Elga B. Suderman Revocable Trust, John R. Suderman, successor co-trustee, to retain 7.40 percent; Gwen Suderman to acquire an additional 2.57 percent, for a total of 10.49 percent; John and Gwen Suderman to acquire .91 percent; James H. and Francis G. Suderman, James H. Suderman Revocable Trust, to acquire 3.40 percent, for a total of 13.97 percent, James H. and Francis G. Suderman, co-trustees; Francis G. Suderman Revocable Trust, to acquire an

additional 3.43 percent, for a total of 14.03 percent, Francis G. and James H. Suderman, co-trustees; John C. Suderman Revocable Trust, to maintain 19.59 percent, James H. Suderman, successor co-trustee; Elga B. Suderman Revocable Trust, to retain 7.40 percent of the voting shares, James H. Suderman, successor co-trustee; of Midland Financial Corporation, Newton, Kansas, and thereby indirectly acquire Midland National Bank, Newton, Kansas.

Board of Governors of the Federal Reserve System, June 6, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 95-14304 Filed 6-9-95; 8:45 am]

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DEPARTMENT OF HEALTH AND HUMAN SERVICES

Health Care Financing Administration

[BPD-832-N]

Medicare Program: HHS' Approval of NAIC Statements Relating to Duplication of Medicare Benefits

AGENCY: Health Care Financing Administration (HCFA), HHS.

ACTION: Notice.

SUMMARY: This notice contains 10 disclosure statements that have been developed by the National Association of Insurance Commissioners (NAIC) and approved by the Secretary, consistent with the requirements contained in the Social Security Act, as amended in 1994. The purpose of these statements is to inform prospective buyers of health insurance policies of the extent to which benefits under the policy duplicate Medicare benefits. Each of the 10 statements applies to a different type of health insurance policy the NAIC identified as needing a disclosure statement. As of the effective date of this notice, issuers of policies that duplicate Medicare benefits must display the applicable statement in a prominent manner as part of, or together with, the application for the policy. Issuers who fail to provide the duplication notice could be subject to penalties relating to the sale of duplicate health insurance coverage.

EFFECTIVE DATE: Health insurance policy issuers subject to this notice must comply with its provisions on and after August 11, 1995.

ADDRESSES: Copies: To order copies of the **Federal Register** containing this document, send your request to: New Orders, Superintendent of Documents,